

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**Debtors**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	--	-------------------------

**None**

Sub-Total >	<b>0.00</b>	(Total of this page)
-------------	-------------	----------------------

Total >	<b>0.00</b>
---------	-------------

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

**Case: 10-44786 Doc# 10 Filed: 05/07/10 Entered: 05/07/10 15:21:13 Page 1 of 24**

Software Copyright (c) 1996-2010 - Best Case Solutions - Evanston, IL - www.bestcase.com

Best Case Bankruptcy

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**Debtors**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>On Debtor's person</b>	C	<b>33.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account - Golden One Credit Sacramento, CA branch - Account # XXX035 \$435 over drawn</b>	W	<b>0.00</b>
		<b>Savings account - Golden One Credit Sacramento, CA branch - Account # XXX278</b>	H	<b>14.00</b>
		<b>Savings account - Golden One Credit Sacramento, CA branch</b>	W	<b>1.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Landlord's security deposit Barbara &amp; John Taforo/ Russell Blumkin TWA Properties, 3313 Fernside Blvd, #3. Alameda CA 94501</b>	C	<b>2,050.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Sewing machine \$100, Microwave \$25, Vacuum cleaner \$140, TV \$200, VCR/DVD \$20, Stereo \$40. telephone &amp; answer machine \$10, computer X 2 \$200, printer \$60, beds \$650, kitchen table \$80, Sofa \$75, desk \$25, dressers \$40, lamps \$50, BBQ \$5, hand tools \$25, china/ pots &amp; pans, tableware \$50</b>	C	<b>1,795.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>DVDs/ CDs \$100 Oil painting by Joint Debtor's father \$300</b>	C	<b>400.00</b>
6. Wearing apparel.		<b>Ladies and mens clothing</b>	C	<b>250.00</b>
7. Furs and jewelry.		<b>Engagement ring, wedding bands, watch, misc costume jewelry</b>	C	<b>1,000.00</b>
Sub-Total > (Total of this page)				<b>5,543.00</b>

3 continuation sheets attached to the Schedule of Personal Property

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786****Debtors****SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		<b>Digital camera \$40</b> <b>Mountain bike x 3 \$350</b> <b>Smith &amp; Wesson 9mm hand gun \$350</b> <b>Guitar, bass, cymbals, keyboard \$400</b> <b>Computer equipment (router/parts etc) \$100</b> <b>Sporting equipment (badminton set/ camping equipment) \$50</b>	C	<b>1,290.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Anthem Life term life insurance policy - no surrender value</b>	C	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>PERS retirement plan - not vested</b> <b>Scheduled for disclosure purposes only. Not property of the estate per section 541(c)(2) of the Code, and Patterson v. Shumate (USSC 1991).</b> <b>Disclosure herein is not an admission</b>	W	<b>0.00</b>
		<b>PERS retirement plan</b> <b>Scheduled for disclosure purposes only. Not property of the estate per section 541(c)(2) of the Code, and Patterson v. Shumate (USSC 1991).</b> <b>Disclosure herein is not an admission</b>	H	<b>0.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
Sub-Total > (Total of this page)				<b>1,290.00</b>

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786****Debtors****SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Tax refunds for 2009 from IRS</b>	C	<b>2,407.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Worker's comp claim against State of California - Dept of Transportation 2000 Stipulated award - all permanet disability paid</b>	C	<b>Unknown</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1997 Toyota Tacoma Xtra cab (mileage 132,620)</b>	C	<b>2,600.00</b>
		<b>2004 Toyota Matrix XRS (mileage 93816)</b>	C	<b>5,980.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

Sub-Total >  
(Total of this page)**10,987.00**Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

Case: 10-44786 Doc# 10 Filed: 05/07/10 Entered: 05/07/10 15:21:13 Page 4 of 24

Software Copyright (c) 1996-2010 - Best Case Solutions - Evanston, IL - www.bestcase.com

Best Case Bankruptcy

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786****Debtors****SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**  
 (Total of this page)  
 Total > **17,820.00**

Sheet 3 of 3 continuation sheets attached  
 to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Cash on Hand</b>			
On Debtor's person	C.C.P. § 703.140(b)(5)	33.00	33.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking account - Golden One Credit Sacramento, CA branch - Account # XXX035 \$435 over drawn	C.C.P. § 703.140(b)(5)	0.00	0.00
Savings account - Golden One Credit Sacramento, CA branch - Account # XXX278	C.C.P. § 703.140(b)(5)	14.00	14.00
Savings account - Golden One Credit Sacramento, CA branch	C.C.P. § 703.140(b)(5)	1.00	1.00
<b>Security Deposits with Utilities, Landlords, and Others</b>			
Landlord's security deposit Barbara & John Taforo/ Russell Blumkin TWA Properties, 3313 Fernside Blvd, #3. Alameda CA 94501	C.C.P. § 703.140(b)(5)	2,050.00	2,050.00
<b>Household Goods and Furnishings</b>			
Sewing machine \$100, Microwave \$25, Vacuum cleaner \$140, TV \$200, VCR/DVD \$20, Stereo \$40, telephone & answer machine \$10, computer X 2 \$200, printer \$60, beds \$650, kitchen table \$80, Sofa \$75, desk \$25, dressers \$40, lamps \$50, BBQ \$5, hand tools \$25, china/ pots & pans, tableware \$50	C.C.P. § 703.140(b)(3)	1,795.00	1,795.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
DVDs/ CDs \$100 Oil painting by Joint Debtor's father \$300	C.C.P. § 703.140(b)(5)	400.00	400.00
<b>Wearing Apparel</b>			
Ladies and mens clothing	C.C.P. § 703.140(b)(3)	250.00	250.00
<b>Furs and Jewelry</b>			
Engagement ring, wedding bands, watch, misc costume jewelry	C.C.P. § 703.140(b)(4)	1,000.00	1,000.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Digital camera \$40 Mountain bike x 3 \$350 Smith & Wesson 9mm hand gun \$350 Guitar, bass, cymbals, keyboard \$400 Computer equipment (router/parts etc) \$100 Sporting equipment (badminton set/ camping equipment) \$50	C.C.P. § 703.140(b)(5)	1,290.00	1,290.00

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**Debtors**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Interests in Insurance Policies</b>			
Anthem Life term life insurance policy - no surrender value	C.C.P. § 703.140(b)(7)	0.00	0.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
PERS retirement plan - not vested Scheduled for disclosure purposes only. Not property of the estate per section 541(c)(2) of the Code, and Patterson v. Shumate (USSC 1991). Disclosure herein is not an admission	11 USC section 522(b)(3)(C) C.C.P. § 703.140(b)(10)(E)	0.00 0.00	0.00
PERS retirement plan Scheduled for disclosure purposes only. Not property of the estate per section 541(c)(2) of the Code, and Patterson v. Shumate (USSC 1991). Disclosure herein is not an admission	11 USC section 522(b)(3)(C) C.C.P. § 703.140(b)(10)(E)	0.00 0.00	0.00
<b>Other Liquidated Debts Owing Debtor Including Tax Refund</b>			
Tax refunds for 2009 from IRS	C.C.P. § 703.140(b)(5)	2,407.00	2,407.00
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
Worker's comp claim against State of California - Dept of Transportation 2000 Stipulated award - all permanet disability paid	C.C.P. § 703.140(b)(11)(D)	Unknown	Unknown
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1997 Toyota Tacoma Xtra cab (mileage 132,620)	C.C.P. § 703.140(b)(5)	2,600.00	2,600.00
2004 Toyota Matrix XRS (mileage 93816)	C.C.P. § 703.140(b)(5) C.C.P. § 703.140(b)(2)	2,455.00 3,525.00	5,980.00
Total:		<b>17,820.00</b>	<b>17,820.00</b>

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT X UNLIQUIDATED X DISPUTED X	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
					Value \$	
Account No.						
Account No.						
Account No.						
Account No.						
0	continuation sheets attached			Subtotal (Total of this page)		
				Total (Report on Summary of Schedules)	0.00	0.00

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**

Case No. **10-44786**

**Debtors**

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. 10-44786

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C ON T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	T E D			
Account No.		<b>Income tax for 2005 - 2008</b>				X			<b>0.00</b>
Franchise Tax Board P. O. Box 942867 Sacramento, CA 94267	C						<b>2,818.91</b>		<b>2,818.91</b>
Account No.		<b>Income tax due for 2005, 2006 and 2007,</b>							<b>0.00</b>
Internal Revenue Service Insolvency Group 2 1301 Clay Street Stop 1400S Oakland, CA 94612-5210	C						<b>15,627.36</b>		<b>15,627.36</b>
Account No.									
Account No.									
Account No.									
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)	<b>0.00</b>	<b>0.00</b>
								<b>18,446.27</b>	<b>18,446.27</b>
							Total (Report on Summary of Schedules)	<b>0.00</b>	<b>0.00</b>
								<b>18,446.27</b>	<b>18,446.27</b>

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786****Debtors****SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>XXXX9577</b>							
<b>Arrow Financial 5996 W Touhy Avenue Niles, IL 60714</b>	C						<b>1,481.00</b>
Account No. <b>XXXXXXXXXXXXXX0487</b>			<b>Collection for Cach ,LLC</b>				
<b>Bronson &amp; Migliaccio, LLP 415 Lawrence Bell Drive Buffalo, NY 14221</b>	C						<b>3,390.89</b>
Account No. <b>438864188673XXXX</b>			<b>Credit card purchases</b>				
<b>Capital One c/o CIR Law Offices P O Box 23189 San Diego, CA 92193-3189</b>	H						<b>3,510.00</b>
Account No.							
<b>Capital One P .o Box 85520 Richmond, VA 23285</b>			<b>Representing: Capital One</b>				<b>Notice Only</b>
<b>Subtotal (Total of this page)</b>							<b>8,381.89</b>
<b>7</b> continuation sheets attached							

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>412174164122XXXX</b>		Credit card purchases				
<b>Capital One P. O Box 60024 City Of Industry, CA 91716-0024</b>	C					<b>2,400.00</b>
Account No.						
<b>Eskanos &amp; Addler 2325 Clayton Road Concord, CA 94520</b>		Representing: <b>Capital One</b>				<b>Notice Only</b>
Account No. <b>48623623XXXX</b>		Credit card purchases				
<b>Capital One Bank 11013 W Broad Street Glen Allen, VA 23060</b>	W					<b>3,648.00</b>
Account No.						
<b>Legal Recovery Law Offices, Inc 4305 Gesner Street, #116 San Diego, CA 92117</b>		Representing: <b>Capital One Bank</b>				<b>Notice Only</b>
Account No. <b>52227720XXXX</b>		Credit card purchases				
<b>Chase 800 Brookside Blvd Westerville, OH 43081</b>	W					<b>10,964.00</b>
Sheet no. <b>1</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>17,012.00</b>

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C			
Account No. <b>554455201316XXXX</b>						
<b>Chase 800 Brookside Blvd Westerville, OH 43081</b>	C					<b>3,146.00</b>
Account No. <b>794501290XXXX</b>		<b>Credit card purchases</b>				
<b>Citi Bank NA 12234N IH 35 SB Bldg B Austin, TX 78753</b>	W					<b>1,070.00</b>
Account No.						
<b>Webbank/DFS</b>		<b>Representing: Citi Bank NA</b>				<b>Notice Only</b>
Account No.		<b>Medical bill</b>				
<b>City of Simi Valley P. O Box 5013 Hayward, CA 94540-5013</b>	C					<b>300.00</b>
Account No. <b>XXXX7581</b>		<b>Collection for Comcast Sacramento</b>				
<b>Credit Management LP 4200 International Parkway Carrollton, TX 75007</b>	H					<b>198.00</b>
Sheet no. <b>2</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>4,714.00</b>

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Diaz and Associates</b>	C					<b>4,437.00</b>
Account No.						
<b>Dr. Schmidt Alameda Family Dental Practice 2049 Central Avenue Alameda, CA 94501</b>	C	<b>Medical bill</b>				<b>216.00</b>
Account No. XXXXXXXXXXXXXXXX8095						
<b>Financial Recovery Services Inc P. O Box 385908 Minneapolis, MN 55438-5908</b>	C	<b>Collection for Dell Financial Services</b>				<b>1,070.86</b>
Account No.						
<b>Dell Financial Services P. O. Box 6403 Carol Stream, IL 60197-6403</b>		<b>Representing: Financial Recovery Services Inc</b>				<b>Notice Only</b>
Account No. XXXXXXXXXXXX-5328						
<b>First USA Bank 800 Brooks Edge Blvd., Westerville, OH 43081</b>	C					<b>2,334.00</b>
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>8,057.86</b>

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>548955511134XXXX</b>		Credit card purchases				
<b>HSBC Card Services P. O Box 5253 Carol Stream, IL 60197</b>	<b>C</b>					<b>986.00</b>
Account No. <b>XXXXXXXXX0142</b>		Collection for Washington Mutual				
<b>LVNV Funding LLC P. O Box 10497 Greenville, SC 29603-0584</b>	<b>W</b>					<b>11,193.00</b>
Account No. <b>XX2752</b>		Collection for Providian				
<b>Midland Credit Management Inc 8875 Aero Drive, Suite 2 San Diego, CA 92123</b>	<b>C</b>					<b>4,587.00</b>
Account No. <b>XXXXX6372</b>		Collection for Target National Bank				
<b>Northland Group, Inc P. O Box 390846 Minneapolis, MN 55439</b>	<b>C</b>					<b>336.54</b>
Account No.		Representing: <b>Northland Group, Inc</b>				<b>Notice Only</b>
<b>Target National Bank P. O. Box 59231 Minneapolis, MN 55459</b>						
Sheet no. <b>4</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>17,102.54</b>

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	E	
Account No. <b>XXXX5136</b>		Collection for Checkfree Services Corp				
<b>OSI Recovery Solutions, Inc</b> P. O Box 925 Brookfield, WI 53008-0925	C					<b>153.00</b>
Account No.		Credit card purchases				
<b>Persolve, LLC</b> 9301 Winnetka Avenue, Suite B Chatsworth, CA 91311	C					<b>3,923.25</b>
Account No. <b>GM0XXXX</b>		Collection				
<b>Pinnacle Credit Service</b>	W					<b>14,666.00</b>
Account No. <b>xxx6424</b>						
<b>Professional Recovery Systems</b> 20 Great Oaks Blvd, Suite 240 San Jose, CA 95119	C					<b>37.00</b>
Account No. <b>4185-8680-0142-XXXX</b>		Credit card purchases				
<b>Providian Financial</b> P.O. Box 660433 Dallas, TX 75266-0433	C					<b>6,287.99</b>
Sheet no. <b>5</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>25,067.24</b>

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>447941092551XXXX</b>		Credit card purchases				
<b>Providian Financial P.O. Box 660433 Dallas, TX 75266-0433</b>	C					<b>2,877.48</b>
Account No.		Representing: <b>Providian Financial</b>				Notice Only
<b>J A Cambeck Law Office 8 Bourbon Street Peabody, MA 01960</b>						
Account No. <b>36826XXXX</b>						
<b>Q Grill P. O Box 406 Farmingdale, NY 11735-0406</b>	C					<b>92.63</b>
Account No. <b>XXXXXXXXXXXX9410</b>						
<b>Rash Curtis and Associates 190 S Orchard Avenue, Ste 25 Vacaville, CA 95688</b>	C					<b>530.00</b>
Account No. <b>XXXX7269</b>						
<b>TNB-Target P. O Box 673 Mailstop 6CA Minneapolis, MN 55416</b>	C					<b>337.00</b>
Sheet no. <b>6</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>3,837.11</b>

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>3506005900XXXX</b>		Collection				
<b>TRS Recovery Services P. O Box 60012 City Of Industry, CA 91716-0012</b>	C					<b>25.00</b>
Account No. <b>XXXXXXXXX1316</b>						
<b>Unifund CCR 10625 Techwood Circle Cincinnati, OH 45242-2846</b>	C					<b>3,986.00</b>
Account No. <b>XXXXXXX0937</b>		Collection for Heritage Chase				
<b>Unifund CCR 10625 Techwood Circle Cincinnati, OH 45242-2846</b>	C					<b>13,397.00</b>
Account No.		Collection for HSBC Bank				
<b>United Recovery Systems, LP P. O Box 722929 Houston, TX 77272-2929</b>	C					<b>1,500.00</b>
Account No.						
Sheet no. <b>7</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>18,908.00</b>
		Total (Report on Summary of Schedules)				<b>103,080.64</b>

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**Debtors**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **Michael Joseph McGrath,  
Shallene Elisa Lea McGrath**Case No. **10-44786**Debtors**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re **Michael Joseph McGrath**  
**Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Son Daughter</b>	AGE(S): <b>15 years 17 years</b>
<b>Married</b>		
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Consultant</b>	<b>Program Technician</b>
Name of Employer	<b>State of California</b>	<b>State of California</b>
How long employed	<b>12 years</b>	<b>3 years</b>
Address of Employer	<b>1515 Clay Street Oakland, CA 94612</b>	<b>1515 Clay Street Oakland, CA 94612</b>
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	<b>\$ 3,521.81</b>	<b>\$ 2,702.96</b>
2. Estimate monthly overtime	<b>\$ 0.00</b>	<b>\$ 0.00</b>
3. SUBTOTAL	<b>\$ 3,521.81</b>	<b>\$ 2,702.96</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	<b>\$ 812.85</b>	<b>\$ 605.06</b>
b. Insurance	<b>\$ 520.86</b>	<b>\$ 0.00</b>
c. Union dues	<b>\$ 52.83</b>	<b>\$ 38.29</b>
d. Other (Specify): <b>Retirement</b>	<b>\$ 0.00</b>	<b>\$ 102.50</b>
	<b>\$ 0.00</b>	<b>\$ 0.00</b>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$ 1,386.54</b>	<b>\$ 745.85</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$ 2,135.27</b>	<b>\$ 1,957.11</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	<b>\$ 0.00</b>	<b>\$ 0.00</b>
8. Income from real property	<b>\$ 0.00</b>	<b>\$ 0.00</b>
9. Interest and dividends	<b>\$ 0.00</b>	<b>\$ 0.00</b>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	<b>\$ 0.00</b>	<b>\$ 0.00</b>
11. Social security or government assistance (Specify):	<b>\$ 0.00</b>	<b>\$ 0.00</b>
	<b>\$ 0.00</b>	<b>\$ 0.00</b>
12. Pension or retirement income	<b>\$ 0.00</b>	<b>\$ 0.00</b>
13. Other monthly income (Specify):	<b>\$ 0.00</b>	<b>\$ 0.00</b>
	<b>\$ 0.00</b>	<b>\$ 0.00</b>
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$ 0.00</b>	<b>\$ 0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$ 2,135.27</b>	<b>\$ 1,957.11</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$ 4,092.38</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**Debtors 15 year old son will be moving in with Debtors in July 2010 and therefore living expenses are anticipated to increase.**

In re **Michael Joseph McGrath**  
**Shallene Elisa Lea McGrath**Case No. **10-44786**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <b>1,750.00</b>
a. Are real estate taxes included?	Yes <u>      </u>	No <u>X</u>
b. Is property insurance included?	Yes <u>      </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ <b>55.00</b>
b. Water and sewer		\$ <b>0.00</b>
c. Telephone		\$ <b>230.00</b>
d. Other <u>Cable</u>		\$ <b>30.00</b>
3. Home maintenance (repairs and upkeep)		\$ <b>20.00</b>
4. Food		\$ <b>500.00</b>
5. Clothing		\$ <b>60.00</b>
6. Laundry and dry cleaning		\$ <b>90.00</b>
7. Medical and dental expenses		\$ <b>340.00</b>
8. Transportation (not including car payments)		\$ <b>275.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <b>20.00</b>
10. Charitable contributions		\$ <b>30.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <b>0.00</b>
b. Life		\$ <b>0.00</b>
c. Health		\$ <b>0.00</b>
d. Auto		\$ <b>156.00</b>
e. Other		\$ <b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>IRS</u>		\$ <b>200.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <b>0.00</b>
b. Other		\$ <b>0.00</b>
c. Other		\$ <b>0.00</b>
14. Alimony, maintenance, and support paid to others		\$ <b>0.00</b>
15. Payments for support of additional dependents not living at your home		\$ <b>40.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <b>0.00</b>
17. Other <u>See Detailed Expense Attachment</u>		\$ <b>301.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <b>4,097.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <b>4,092.38</b>
b. Average monthly expenses from Line 18 above		\$ <b>4,097.00</b>
c. Monthly net income (a. minus b.)		\$ <b>-4.62</b>

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment****Other Expenditures:**

<b>Personal care/ haircuts</b>	\$ <b>30.00</b>
<b>Pet care</b>	\$ <b>25.00</b>
<b>Tobacco</b>	\$ <b>100.00</b>
<b>gym membership</b>	\$ <b>29.00</b>
<b>Bank charges</b>	\$ <b>7.00</b>
<b>Son's boxing club/ allowance</b>	\$ <b>110.00</b>
<b>Total Other Expenditures</b>	\$ <b>301.00</b>

**United States Bankruptcy Court**  
**Northern District of California**

In re **Michael Joseph McGrath**  
**Shallene Elisa Lea McGrath**

Debtor(s)

Case No. **10-44786**  
Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 27, 2010

Signature /s/ Michael Joseph McGrath  
**Michael Joseph McGrath**  
Debtor

Date April 27, 2010

Signature /s/ Shallene Elisa Lea McGrath  
**Shallene Elisa Lea McGrath**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.